



Consulate General of the United States

Chiang Mai, Thailand

<http://chiangmai.usconsulate.gov/service.html>

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DIRECT DEPOSIT FOR U.S. GOVERNMENT CHECKS

Want to get your money faster? Here's how to do it with Direct Deposit.

Are you tired of waiting and waiting to receive your monthly Social Security, Veterans Administration, or other U.S. federal benefit check? Do you get frustrated when the Consulate tells you that the checks haven't arrived yet? We do, too, so we want to share with you a faster, easier, safer way to get your money: **Direct Deposit**.

If you sign up for Direct Deposit, the U.S. Treasury will deposit the money directly into your bank account every month. Because there is no paper check, you don't have to pick it up at the Consulate or wait for it to show up in the mail. It cannot be delayed in transit, lost, or stolen. You do not have to cash it or deposit it at the bank. Instead, the money will be in your bank account at the same time every month. Also, you don't have to worry about your check if you travel or move. (But you should always update your address with the U.S. government agency that issues your monthly check.)

Because of these advantages, the U.S. Treasury encourages everyone who receives a monthly check from the U.S. government to sign up for Direct Deposit. If you would like, we can help you do this by appointment at the Consulate. Before making an appointment, please review your Direct Deposit options to decide which is better for you.

YOUR OPTIONS FOR DIRECT DEPOSIT

When you sign up for Direct Deposit, you can have the U.S. Treasury send your money to a bank account in the United States or to a special account at Bangkok Bank.

Option One: Direct Deposit to a Bank Account in the U.S.

If you have a U.S. bank account, you can easily set up Direct Deposit. Here's how it works:

1. Sign up for Direct Deposit. You can sign up online at the U.S. Treasury's special website www.godirect.gov. Or, to sign up by mail, fill out FMS Form 1200, then mail it to the address on the form. You can get this form online from the U.S. Treasury at www.fms.treas.gov/eft/fms_form_1200.pdf, or you can get copy at the Consulate.
2. It might take several weeks for Direct Deposit to begin. During that time, you will continue to receive your check by whatever method you use currently.
3. Once Direct Deposit begins, you can get your money the same way you would get any other funds in your U.S. bank account. You can use your ATM card to get your money from local ATM machines. Or, you can have your U.S. bank transfer money to your local bank account in Thailand. Please note that doing either of these might involve

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paying ATM or transfer fees. Contact your U.S. bank and your Thai bank to find out about procedures and fees.

Option Two: Direct Deposit to a Special Account at Bangkok Bank

If you do not have a U.S. bank account, you can still get Direct Deposit in Thailand. Bangkok Bank will accept U.S. government Direct Deposit, but you must set up a special account that has certain restrictions to safeguard your money. Here's how it works:

1. Fill out Form SF-1199A Direct Deposit Sign-Up Form. You can get this form online from the U.S. Treasury at www.fms.treas.gov/eft/1199a.pdf, or you can get a copy at the Consulate. Be sure to complete sections 1 and 2 on all three copies.
2. Get a certified copy of your U.S. passport from the Consulate. To do this, please make an appointment for “notarial and other services” at our website, <http://chiangmai.usconsulate.gov/service/appointments/>.
3. Go to a Bangkok Bank branch and ask to open a Direct Deposit Account. You will need the completed Form SF-1199A, your passport and the certified copy, the initial SSA or VA letter confirming your eligibility for benefits, and a small amount of money to open the account. Be sure to tell bank staff that the account will be for receiving a U.S. government pension only. They will have you fill out an application for the bank's Direct Deposit service. **Please read the application's terms and conditions carefully. Be sure to note the fees and the restrictions on the account.**
4. It might take several months for Direct Deposit to begin. During that time, you will continue to receive your check by whatever method you use currently.
5. Once Direct Deposit begins, Bangkok Bank charges a transaction fee (about \$15.00) for each Direct Deposit. Your money will be available in Thai baht at any Bangkok Bank branch, but you must go in person with your bank book and passport. You cannot use an ATM card to withdraw funds from these special accounts, nor set up automatic transfers or payments from these special accounts. However, when you go to the bank, you can transfer money to a different account that does allow ATM use.

FOR MORE INFORMATION

For more information about **Direct Deposit into a U.S. bank account**, please see the U.S. Treasury's special website www.godirect.gov. Also, you should contact your U.S. bank to see about fees for ATM withdrawals in Thailand or transfers to a Thai bank account.

For more information about **Bangkok Bank's Direct Deposit Account services**, please visit a Bangkok Bank branch or call 02-230-1323 and 02-230-1326. These are the direct lines for their headquarters office that handles Direct Deposit. Be sure to ask about their fees for the Direct Deposit service and procedures for withdrawing or transferring funds.

If you would like assistance from the Consulate to set up Direct Deposit, please make an appointment for “notarial and other services” at our website:

<http://chiangmai.usconsulate.gov/service/appointments/>.